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March 14, 2017

The Honorable Julie Parrish
900 Court St. NE, H-371
Salem, Oregon 97301

Dear Representative Parrish:

I write you today to strongly urge you to oppose HB 2858.

If this bill passes, the negative impact on insurers and our clients in a variety of industries is **potentially devastating, limited only by the number of cases the lawyers are willing to bring to bear.**

As a member of the insurance industry, I stand by the need for accountability in accurate and fair **insurance claim proceedings, and that is why we have done our best to follow the existing rule of law that allows claimants to pursue evaluation of claims through the current oversight from the Department of Consumer and Business Affairs. We are already required to evaluate all claims in a fair and timely manner, and DHM Research studies show, we have done just that. 91% of Oregonians feel that their claim was handled fairly, and 69% of voters feel that they are adequately protected by current Oregon laws. This is a solution to a problem that does not exist.**

Lawyers, rather than consumers, are the beneficiaries of this bill. The increased burdens and costs imposed upon our industry by HB 2858 will likely result in higher costs for our business and individual customers. KBI Insurance, on behalf of our employees and the customers we serve in your district, requests your opposition to HB 2858.

Thank you very much for your consideration,

A handwritten signature in blue ink, appearing to read 'Dave Kilhefner', with a stylized flourish at the end.

Dave Kilhefner
President, KBI Insurance, Inc.

cc: Senator Richard Devlin, Members of the House Business and Labor Committee.